

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: SANDRA ELZIE

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Case No.: 08-26687

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/06/2008.
- 2) This case was confirmed on 12/11/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/11/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/05/2009.
- 5) The case was dismissed on 06/11/2009.
- 6) Number of months from filing to the last payment: 4
- 7) Number of months case was pending: 12
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 24,300.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 2,800.00
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 2,800.00</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 341.50
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 201.60
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 543.10

Attorney fees paid and disclosed by debtor \$ 1,492.50

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
EASTERN SAVINGS BANK	SECURED	161,000.00	158,585.06	.00	.00	.00
EASTERN SAVINGS BANK	SECURED	13,179.52	45,353.86	45,353.86	2,256.90	.00
COMPUCREDIT ACQUISIT	UNSECURED	NA	NA	NA	.00	.00
CINGULAR	UNSECURED	NA	NA	NA	.00	.00
AMERICAS FINANCIAL S	UNSECURED	147.00	147.49	147.49	.00	.00
BALLYS TOTAL FITNESS	UNSECURED	495.00	NA	NA	.00	.00
CARE CENTER	UNSECURED	52.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	UNSECURED	471.00	NA	NA	.00	.00
HSBC NV	UNSECURED	1,922.00	NA	NA	.00	.00
NSBC NV	UNSECURED	1,211.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	UNSECURED	418.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	220.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	178.00	NA	NA	.00	.00
EVERGREEN EMERGENCY	UNSECURED	114.00	NA	NA	.00	.00
NCO COLLECTION AGENC	UNSECURED	132.00	NA	NA	.00	.00
LITTLE CO OF MARY HO	UNSECURED	293.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	340.00	340.55	340.55	.00	.00
SYLVESTER ELZIE	OTHER	NA	NA	NA	.00	.00
EASTERN SAVINGS BANK	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	OTHER	NA	NA	NA	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	NA	25,500.45	25,500.45	.00	.00
WORLD FINANCIAL NETW	UNSECURED	NA	630.95	630.95	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	45,353.86	2,256.90	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	45,353.86	2,256.90	.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	26,619.44	.00	.00

**Disbursements:**

Expenses of Administration	\$ 543.10	
Disbursements to Creditors	\$ 2,256.90	
<b>TOTAL DISBURSEMENTS:</b>		\$ 2,800.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/28/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.